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UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK

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TRAVELERS CASUALTY AND SURETY COMPANY,
etc.,

07-CV-6915-DLC

Plaintiff,

- - against - -

DORMITORY AUTHORITY - STATE OF NEW YORK,
et al.,

Answer
to
Cross-Claims

Defendants.
-----X

- - and successive impleader actions - -
-----X

Carolina Casualty Insurance Company ("Carolina") answers the cross claims set forth in the June 26, 2008, answering pleading of **Bartec Industries, Inc.** as follows:

First Carolina denies each and every allegation of Bartec's cross-claim against Carolina; denies that Carolina caused or contributed to any of the damages claimed in this case; and denies that Bartec is or could be entitled to indemnification or contribution from Carolina in this case.

Second Carolina further specifically denies that Bartec has standing to assert any claims against Carolina under the terms of the surety bond Carolina gave as surety for Crocetti for the Baruch project, and denies due and timely compliance with the notice and time-of-suit and other conditions precedent to any obligation of Carolina under that surety bond.

Third Carolina avers affirmatively that the damages complained of in this

case were caused in whole or in part by culpable conduct on the part of cross-claimant itself, or by other parties for whom Carolina has no responsibility.

Wherefore Carolina respectfully requests that Bartec's cross-claim against Carolina be dismissed and that Carolina be awarded costs and disbursements and such other and further relief as may be appropriate.

Dated: New York, NY
July 17, 2008

For Fourth-Party Defendant Carolina Casualty
Insurance Company

ZICHELO & McINTYRE, LLP

By: /s/

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- - and - -

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By: /s/

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